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(D. P. Roman)

THE FIRST NATIONAL BANK of ATMORE

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September 9, 2005

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA CA 94105

2005 SEP 12 AM 9:48

Dear Director Carter,

I am writing to express my concern about the pending application by Wal-Mart for deposit insurance for its pending Utah based ILC.

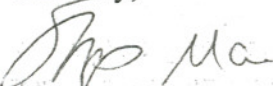
Atmore, Alabama was recently paid the supreme compliment by a newcomer when he described our town to a friend as "pre Wal-Mart America". That means we have viable retail downtown retail establishments where you walk in and you deal with an owner who knows you. The reason we have those businesses is because we don't have a Wal-Mart. Call me old fashioned, but I like this lifestyle.

Grant Wal-Mart deposit insurance coverage and put them in the banking business, and they will do to community banks what they have done for retail America, shut it down. I promise you they will not support local communities the way local community banks do.

From a macro-economic standpoint, I hate to imagine the impact of a concentration of banking power with a firm like Wal-Mart where the banking/commerce wall has been eliminated. I would hope that a decision to change the banking landscape of this country forever would be made with a tremendous amount of deliberation.

Thank you for allowing my input.

Sincerely,



Shepherd R. Marsh
President